

(REPLACEMENT SHEET)

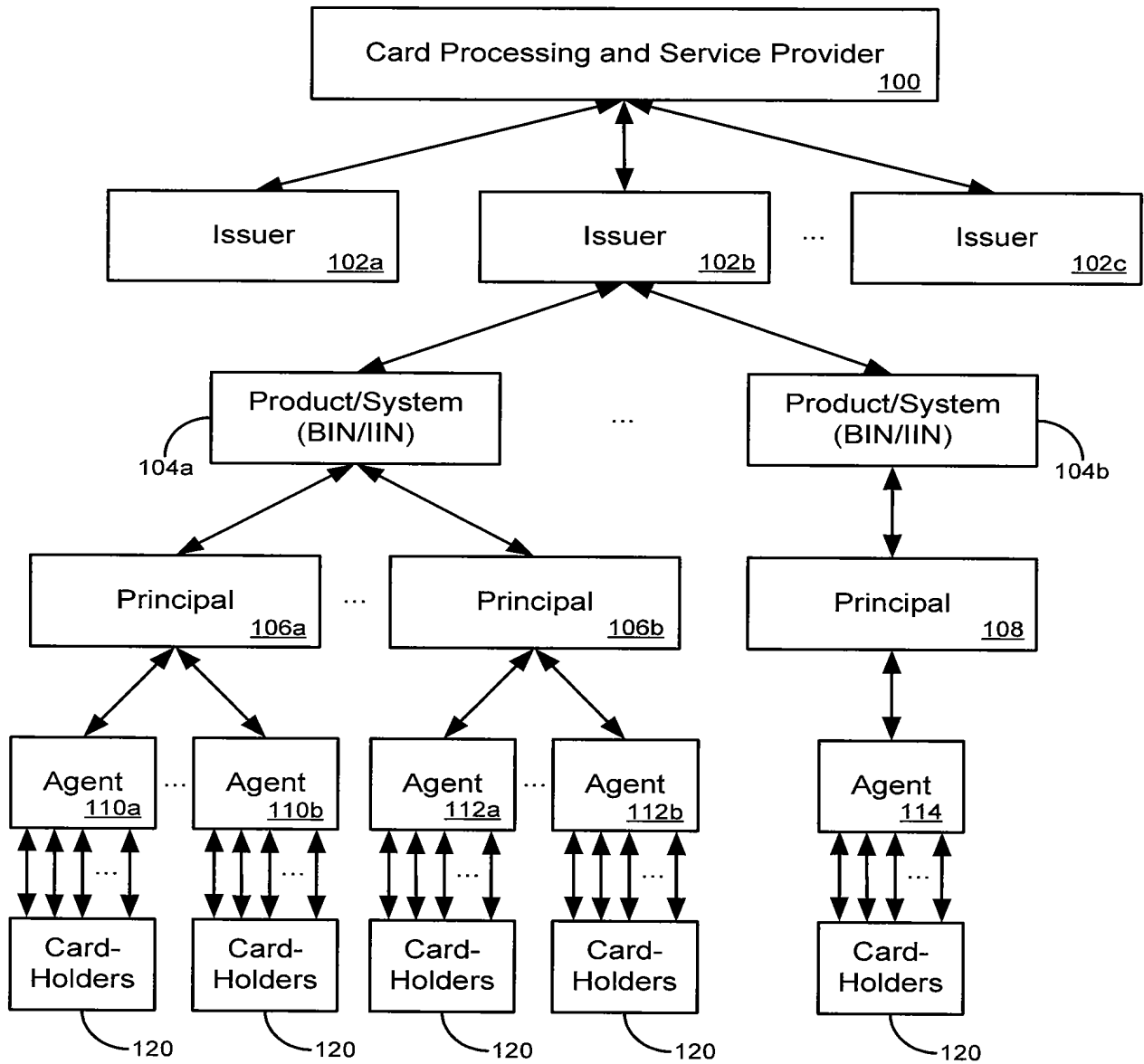


FIG. 1

(REPLACEMENT SHEET)

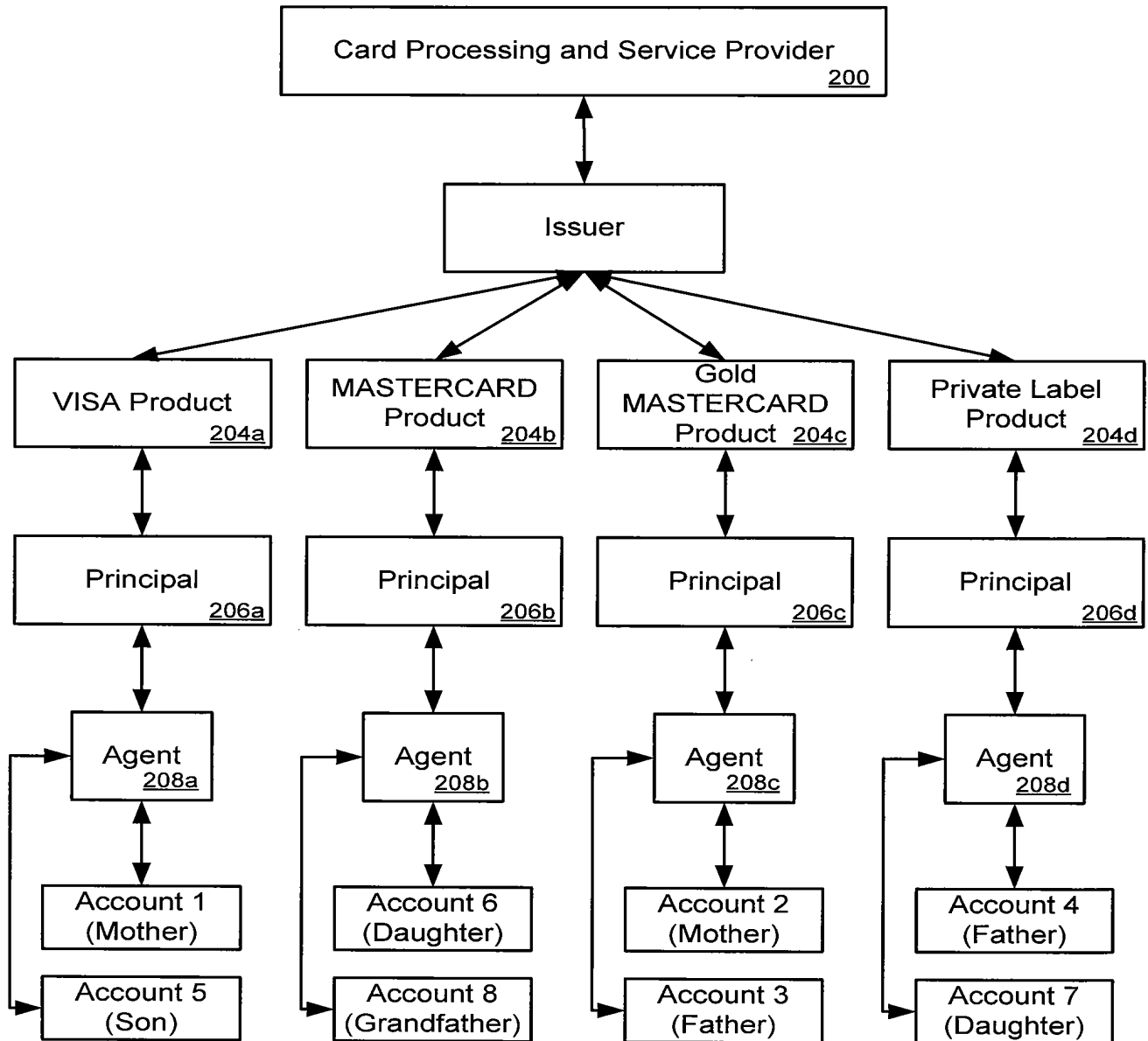


FIG. 2

(REPLACEMENT SHEET)

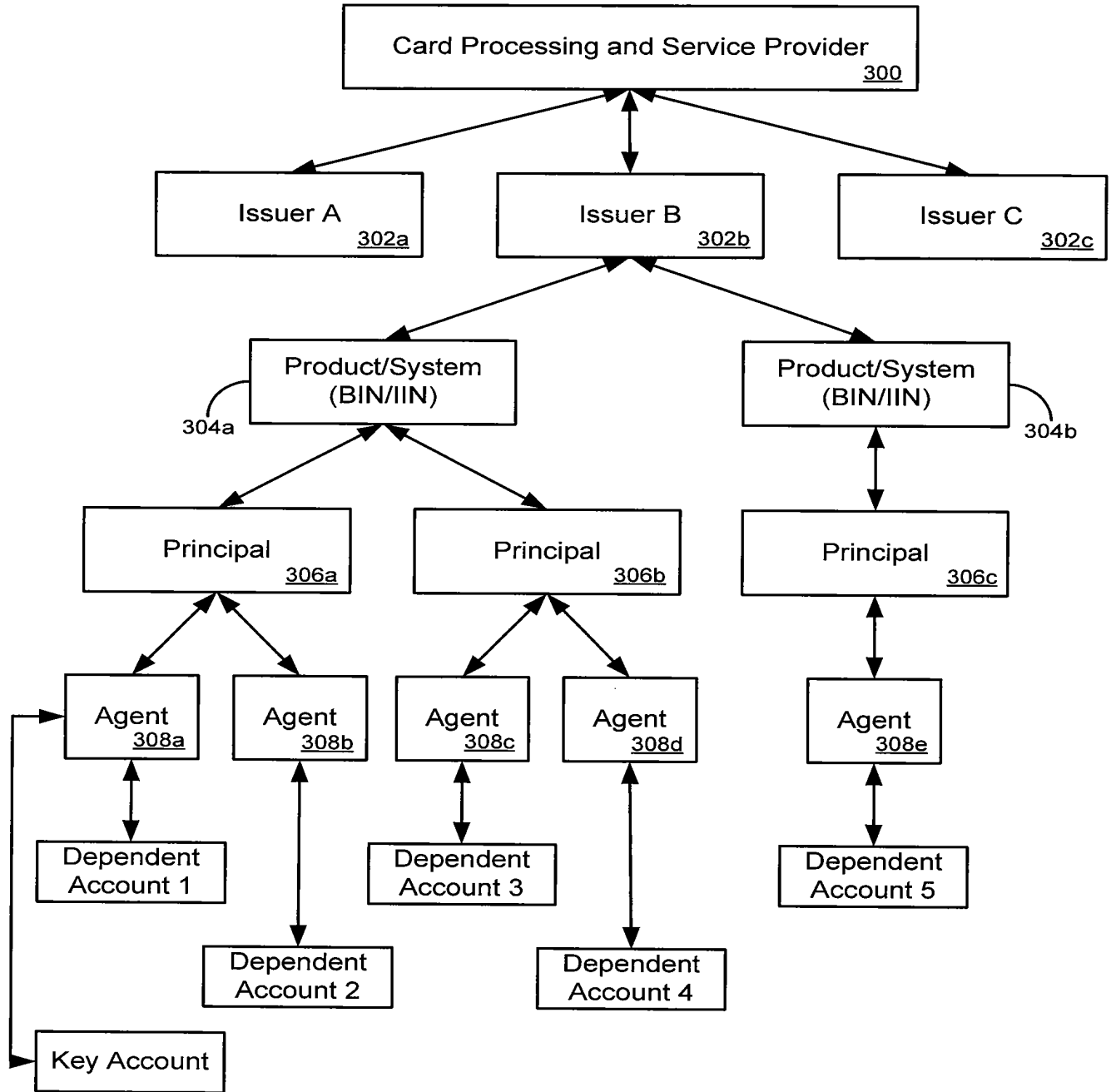


FIG. 3

(REPLACEMENT SHEET)

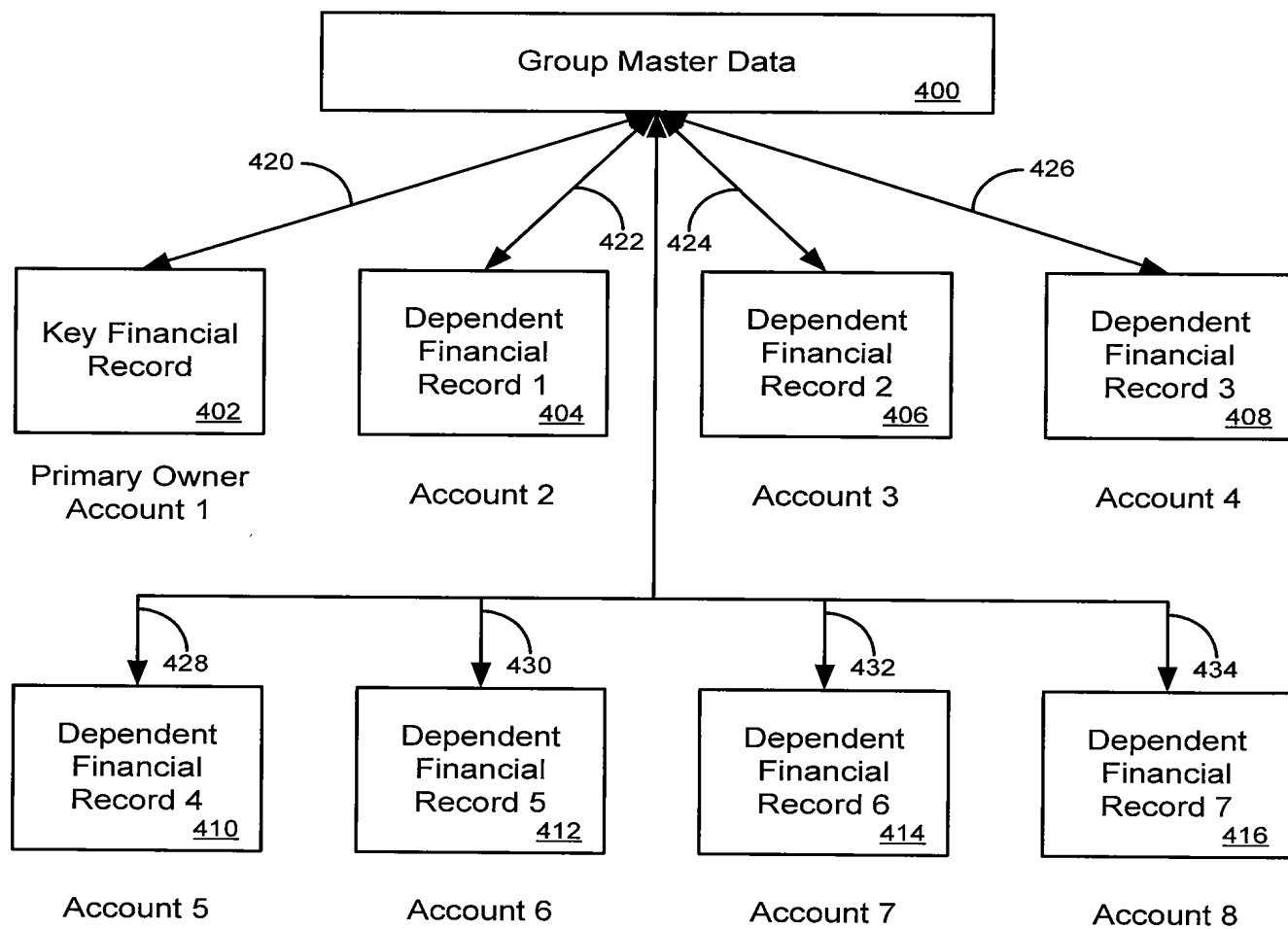


FIG. 4A

(REPLACEMENT SHEET)

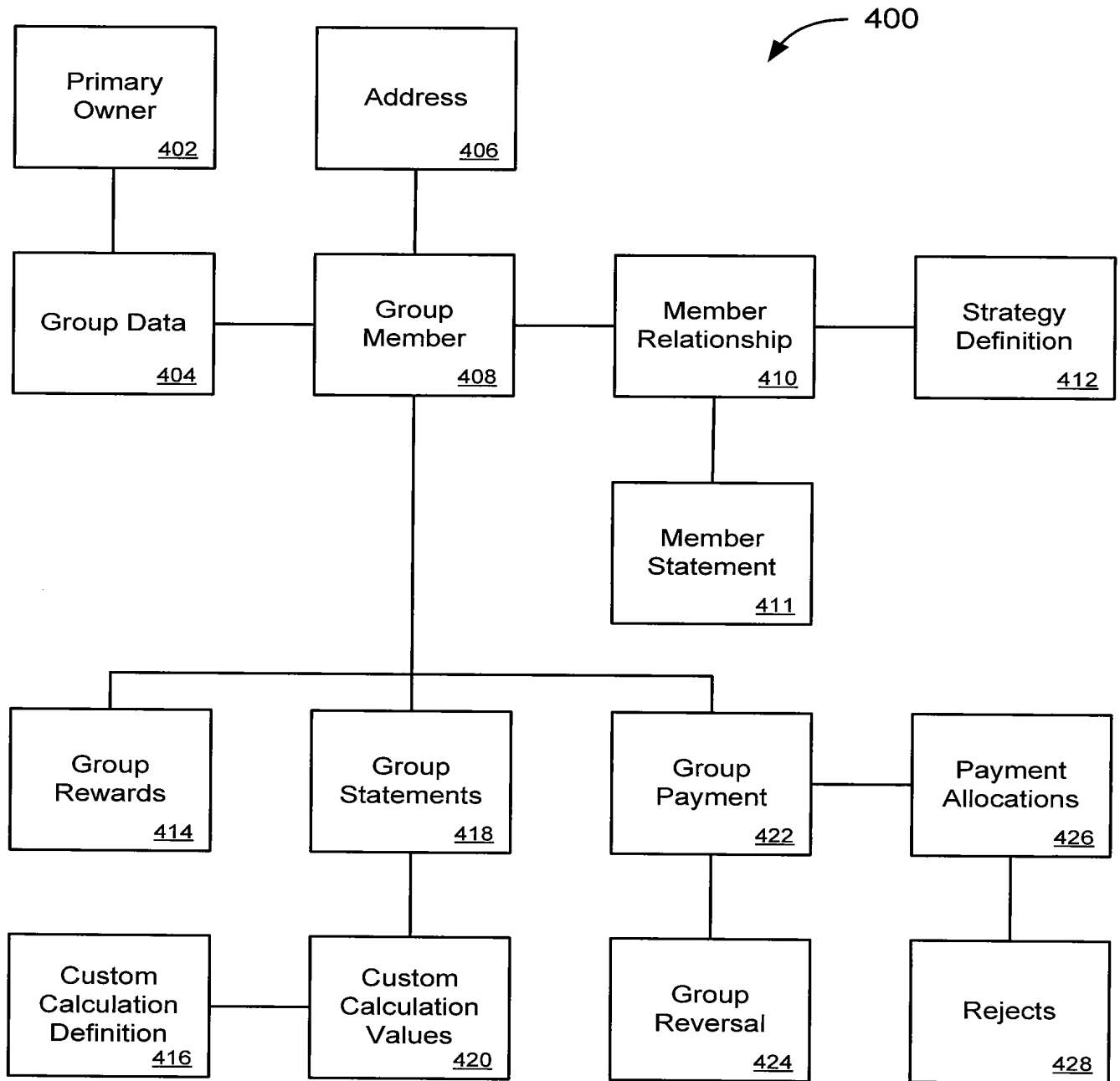


FIG. 4B

(REPLACEMENT SHEET)

Create Group with New Accounts

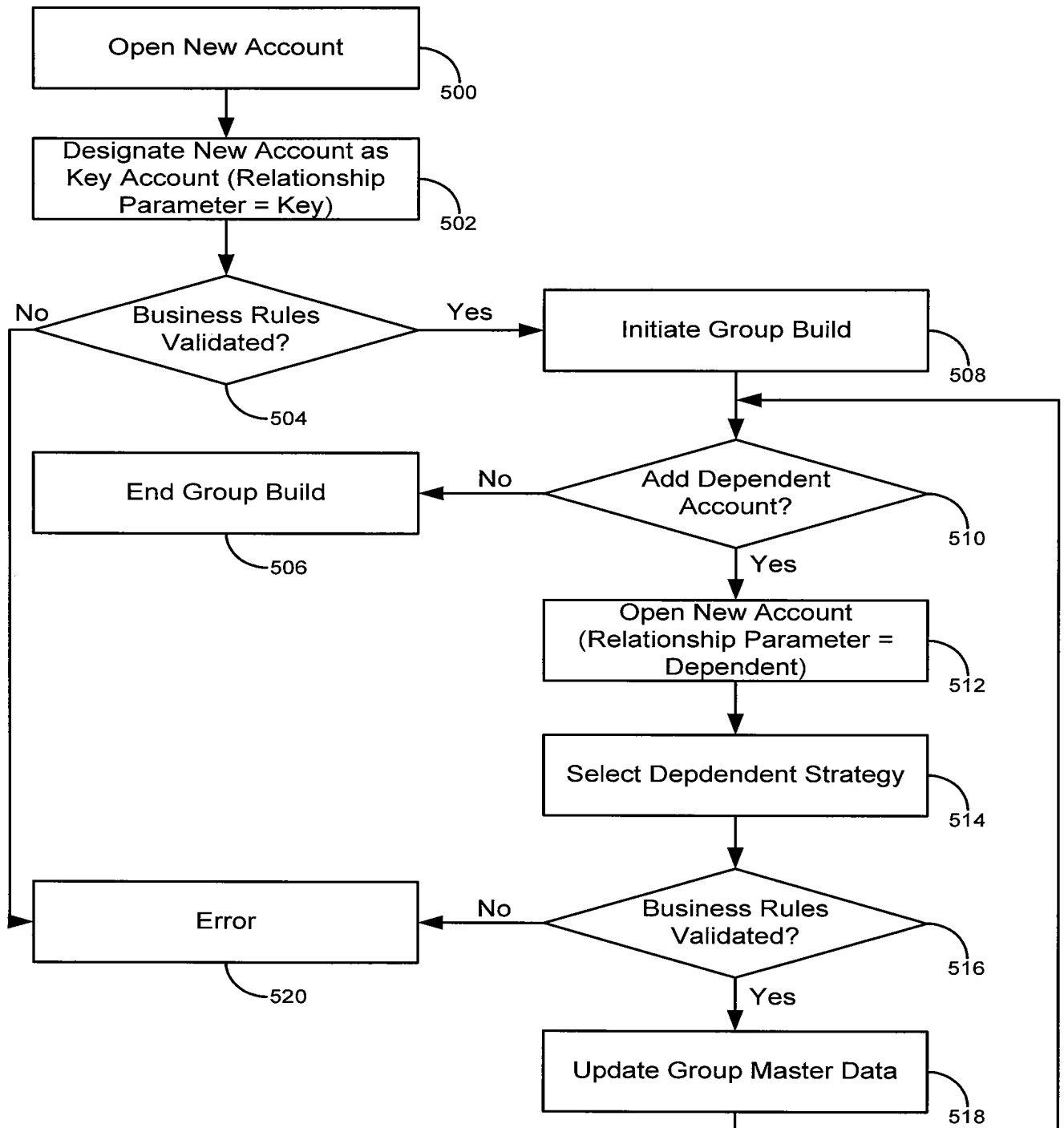


FIG. 5

(REPLACEMENT SHEET)

Create Group Using Existing Accounts

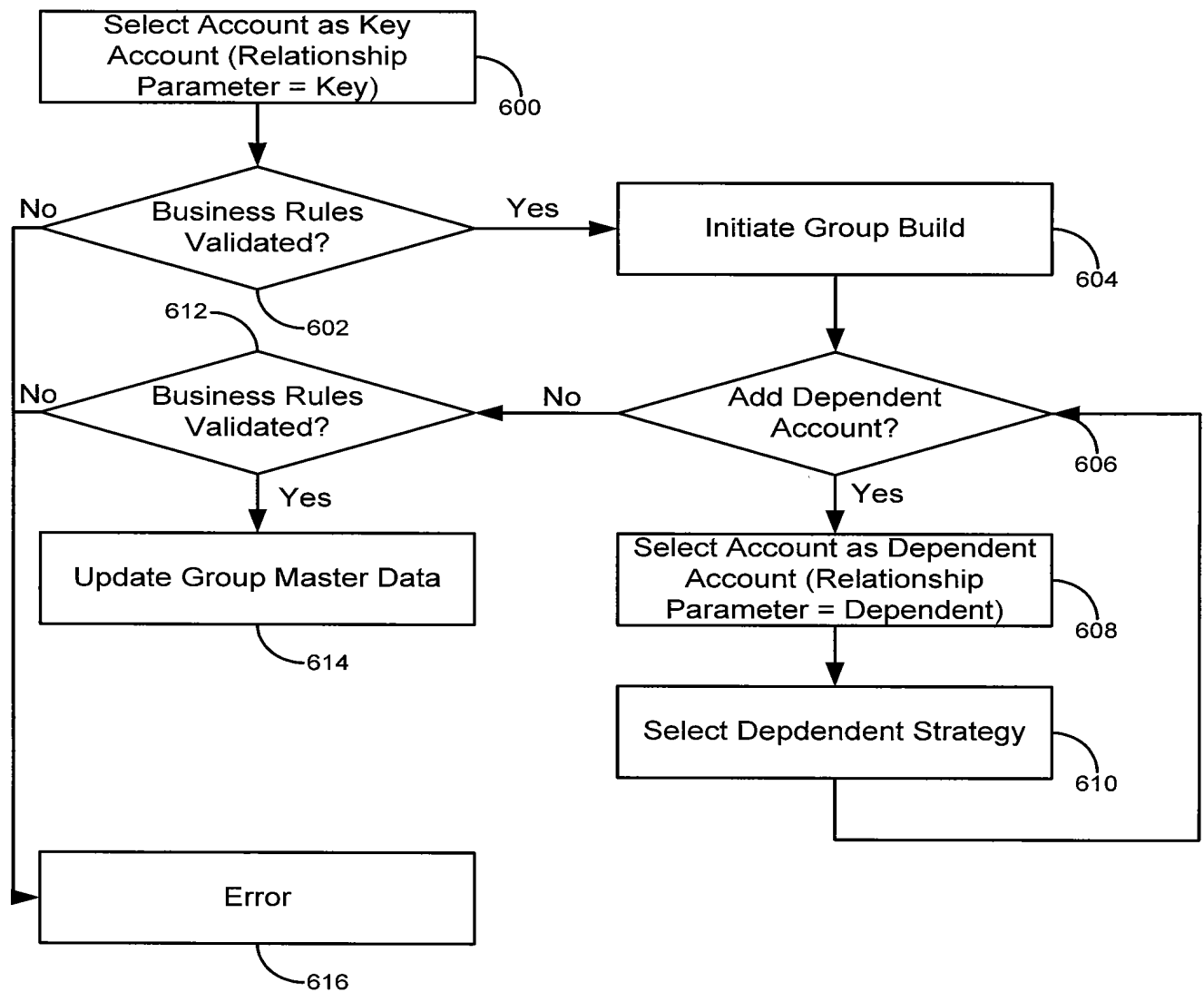


FIG. 6

(REPLACEMENT SHEET)

Add Dependent Account to Group

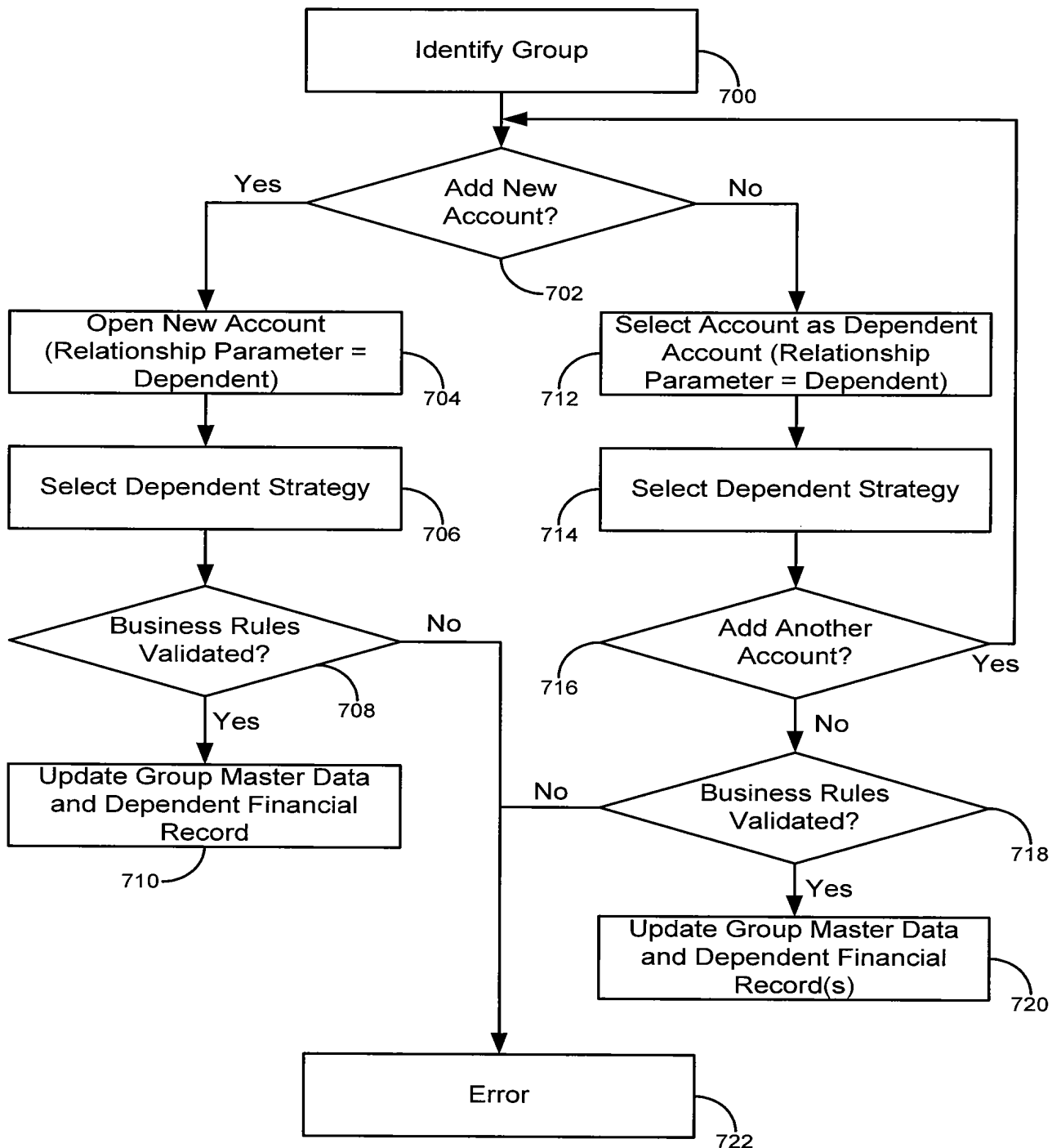


FIG. 7A



(REPLACEMENT SHEET)

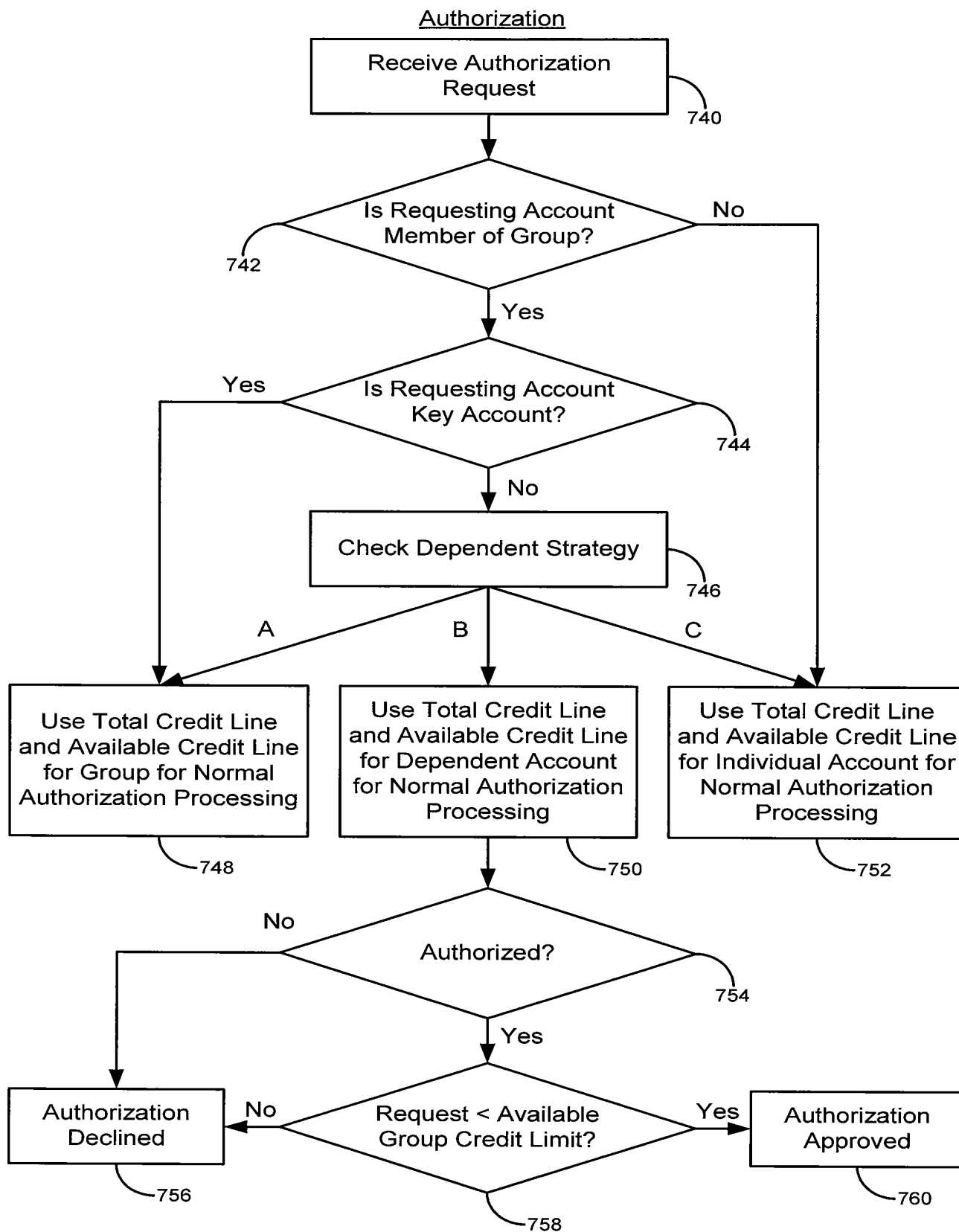


FIG. 7B

(REPLACEMENT SHEET)

Payment Application

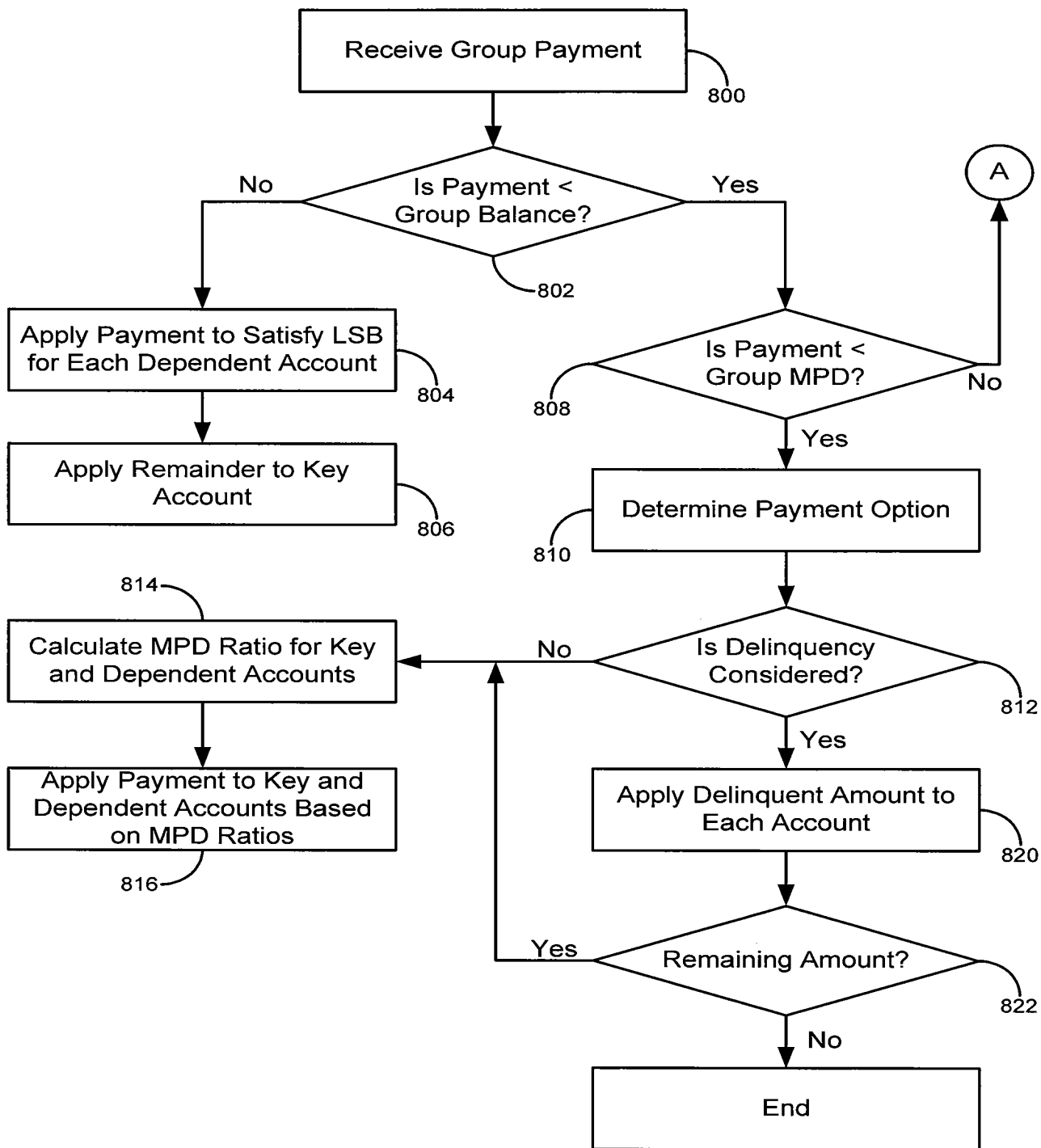


FIG. 8A

(REPLACEMENT SHEET)

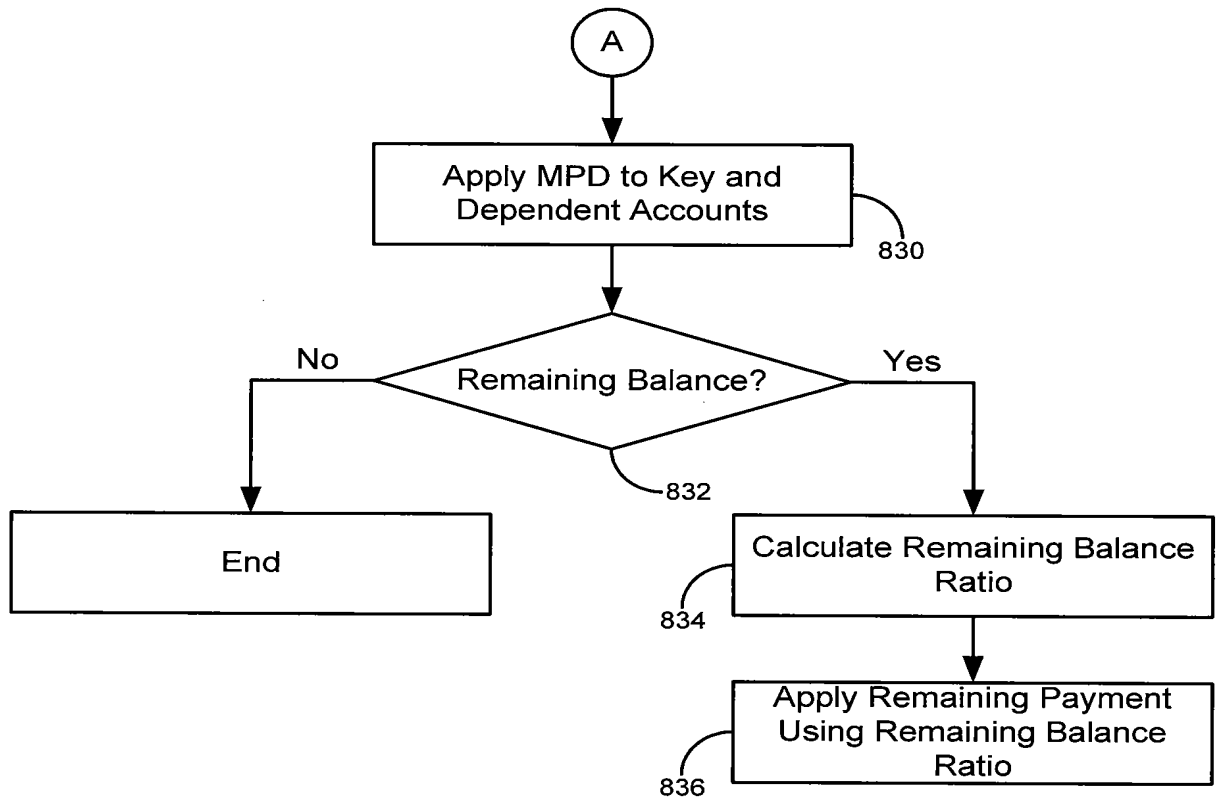


FIG. 8B

(REPLACEMENT SHEET)

Statementing

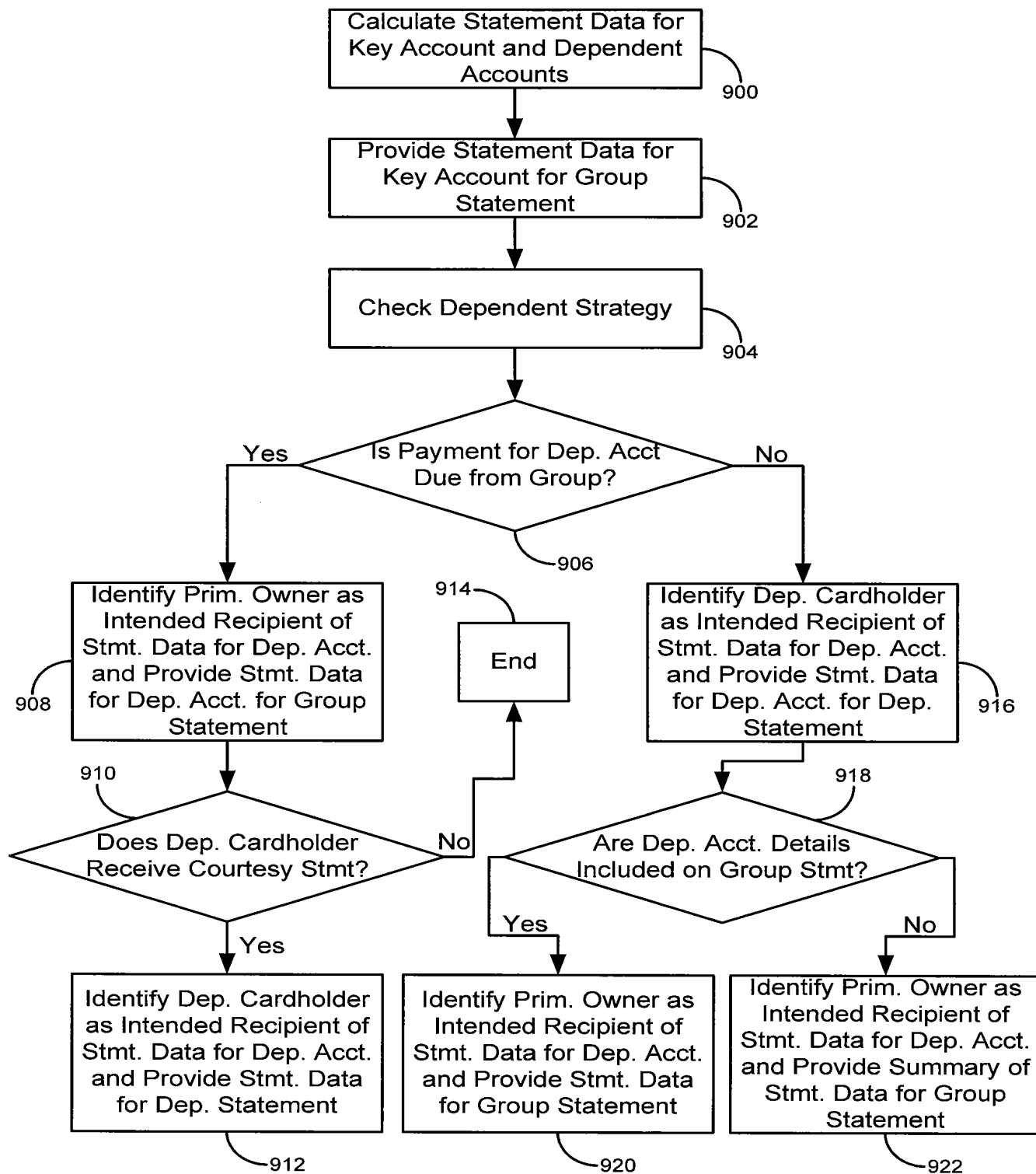


FIG. 9

(REPLACEMENT SHEET)

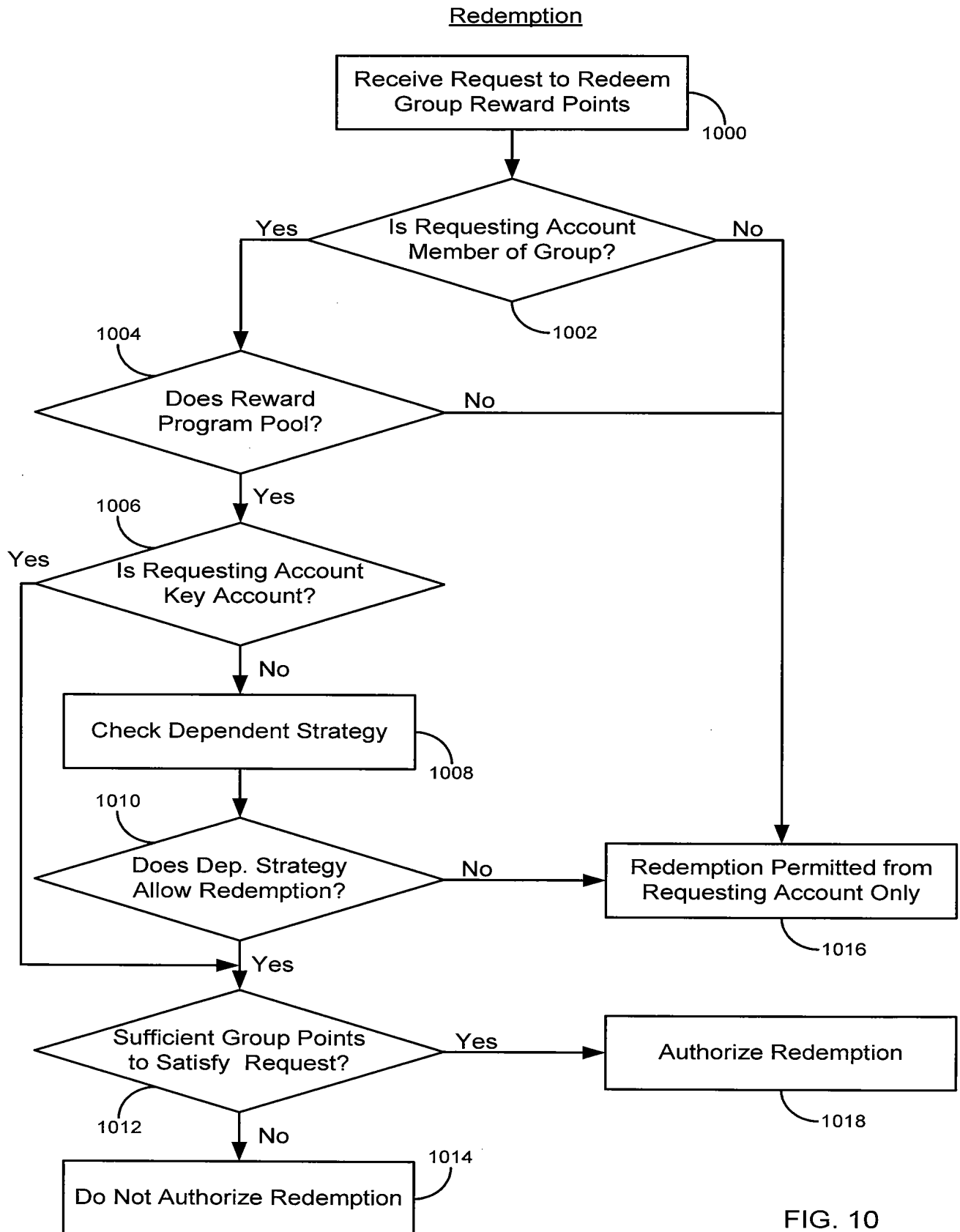


FIG. 10